

**CITY OF NORMAN**  
**EMPLOYEE BENEFITS**

Benefits Below Apply To Regular Full-Time Employees

BENEFIT	SUMMARY DESCRIPTION	WHO PAYS FOR IT?	WHEN ARE YOU ELIGIBLE?
Group Medical Benefits	A health care plan that provides members medical services including hospitalization, prescription drugs and many other benefits. Complete benefits and co-payments are fully described in the Plan booklet. Coverage is available on an individual or family basis.	For single coverage, the employee's premium is \$16.80, the City's is \$282.87. For dependent coverage, regardless of the number of dependents, the employee pays an additional premium of \$96.16; the City pays \$288.47. (Note: All premiums are deducted semi-monthly. Example: Employee family coverage premium is \$112.96 semi-monthly for a monthly total of \$225.92.)	Coverage is effective the first day of the month following the first deduction (or City's contribution) from your paycheck.
Group Dental Benefits	A dental plan that provides for reimbursement of up to \$1,000 per member per calendar year of covered dental services.	For single coverage, the employee's premium is \$1.54; the City's is \$25.86. For dependent coverage, regardless of the number of dependents, the employee pays an additional premium of \$8.95; the City pays \$26.87. (Note: All premiums are deducted semi-monthly. Example: Employee family coverage premium is \$10.49 semi-monthly for a monthly total of \$20.98.)	Coverage is effective the first day of the month following the first deduction (or City's contribution) from your paycheck.
Premium Conversion	Authorized by Section 125 of Internal Revenue Code, Premium Conversion allows you to pay health and dental insurance premiums (when a deduction is applicable) with before-tax dollars, resulting in immediate tax savings to you. Taxable income (Federal, FICA and State income tax) is reduced by the amount of your premium deduction.	A non-cost item to both the City and employees.	Enrollment is automatic (unless you request otherwise) and begins with your first deduction for health and/or dental coverage.
Group Life Insurance	Term life insurance is offered with the amount of insurance equal to your annual salary rounded up to the next \$10,000. Accidental death and dismemberment (AD&D) coverage is also provided.	The City.	Coverage is effective immediately upon employment.
Optional Life and Dependent Insurance	Additional life insurance is available to employees and their dependents.	The employee. Optional and dependent rates vary depending on amount of coverage selected.	Eligibility to participate is immediate upon employment. Late applicants will be required to complete an evidence of insurability.
City of Norman Defined Contribution 401 (a) Retirement Plan (excludes Police & Fire personnel)	A retirement plan that offers a wide variety of investment options to choose from. Employees are fully vested (fully own the employer contributions) after 5 years of service.	The employee contributes 6.5% on a pre-tax basis of their bi-weekly salary. The City contributes 8.5%.	Enrollment is mandatory and immediate upon employment.
State Pension Plan (Police and Fire personnel only)	Retirement benefits are available after 20 years of service. Employees are fully vested after 10 years of service.	The employee contributes 8% on a pre-tax basis of their bi-weekly salary. The City contributes 13%.	Enrollment is mandatory and immediate upon employment.
Social Security	Provides for monthly payments at retirement age, certain medical benefits after retirement, survivor benefits and disability benefits.	The employee and the City pay 7.65% on covered salary earned. Except Fire personnel who pay the Medicare portion only of the FICA tax. Tax rates are established by Federal Law.	Participation is mandatory and immediate upon employment.
Deferred Compensation	Offered on an elective basis, deferred compensation plans allow you to defer compensation until a future date. Income taxes are avoided until the deferred amount is actually received.	The employee may defer not less than \$260 per year or more than the IRS limit.	Eligibility is immediate upon employment.
Accident/Cancer/Intensive Care and Vision Coverage; Long/Short Term Disability	Offered on an elective basis, these plans provide various levels of coverage for employees and their dependents.	The employee.	Eligibility is immediate upon employment.
Flexible Spending Plan	Authorized by Section 125 of the Internal Revenue Code, the employee has the flexibility of choosing to pay for non-taxable benefits (non-covered health benefits, dependent care, etc.) through salary redirection.	You select the amount from your salary to be redirected. Maximum annual amounts: \$5,000 for Health Benefits \$5,000 for Dependent Care	Eligibility is immediate upon employment.
Credit Union	Basic services include payroll deductions, checking and savings accounts, and loan	The employee.	Eligibility is immediate upon employment.

Employee Assistance Program	A confidential diagnostic and referral service that provides professional guidance to employees who need assistance in coping with personal problems such as marital, family, financial or substance abuse.	The City.	Eligibility is immediate upon employment.
Vacation Leave	Vacation is earned (for 40 hr. per week personnel) on a graduated basis: 0 – 5 yrs....8 hrs. per month 6 – 10 yrs..10 hrs. per month 11 – 15 yrs..12 hrs per month 16 yrs & over...14 hrs per month	The City pays for earned vacation.	Eligibility for paid vacation leave begins after six (6) months of continuous employment.
Sick Leave	Sick leave is earned at the rate of eight (8) hours per month (for 40 hr. per week personnel).	The City pays for earned sick leave.	Eligibility for sick leave begins after leave has been accrued.
Holidays	Twelve (12) holidays are provided per year with pay.	The City.	Eligibility is immediate upon employment.
Longevity Pay	Provides additional pay for continuous uninterrupted service. Employees receive \$8.00 per month x the number of years of service, beginning with their 5 <sup>th</sup> year of employment.	The City.	Eligibility begins after completion of four (4) contiguous years of employment.

This summary is not intended to be a complete description of any of the benefits listed above. Official plan documents govern eligibility and the benefits to which participants and beneficiaries are entitled.

For additional benefits information, contact the Human Resources Department, Benefits Division at (405) 366-5482.

BENEFITS SUMMARY

